

Exhibit 15

Waterloo, IA 50704-0780

Date: 06/02/09

ACT 6 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

HOMEOWNER S NAME(S): KENNETH TAGGART
ADDRESS: 521 COWPATH ROAD
LOAN ACCT. NO.: TELFORD PA 18969
3957

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT The MORTGAGE debt held by the above lender on your property located at: 521 COWPATH ROAD TELFORD PA 18969 IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due: 04/01/09 through 06/01/09. See attached Exhibit for payment breakdown.

Monthly Payments	\$ 16836.75
Late Charges	\$ 1313.18
NSF	\$ 0.00
Inspections	\$ 11.25
Other (Default Expenses and Fees)	\$ 0.00
Optional Insurance	\$ 0.00
Suspense	\$ 0.00
TOTAL AMOUNT PAST DUE:	\$ 18161.18

HOW TO CURE THE DEFAULT You may cure the default within THIRTY (30) DAYS of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 18161.18, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.

Payments must be made either by cash, cashier s check or certified check made payable and sent to:

GMAC Mortgage, LLC
ATTN: Payment Processing
PO Box 780

Waterloo, IA 50704-0780

IF YOU DO NOT CURE THE DEFAULT If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgaged property.**

IF THE MORTGAGE IS FORECLOSED UPON The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney s fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney s fees actually incurred by the lender even if they exceed \$50.00. Any attorney s fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAYS period, you will not be required to pay attorney s fees.**

OTHER LENDER REMEDIES The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF S SALE If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, **you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff s Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney s fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff s Sale as specified in writing by the lender and by performing any other requirements under the mortgage.** Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF S SALE DATE – It is estimated that the earliest date that such a Sheriff s Sale of the mortgaged property could be held would be **approximately six (6) months from the date of this Notice.** A notice of the actual date of the Sheriff s Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender:	GMAC Mortgage, LLC
ATTN:	Loss Mitigation
Address:	2711 North Haskell Ave. Suite 900 Dallas, TX 75204
Phone Number:	888-714-4622
Fax Number:	866-709-4744
Contact Person:	Collection Department

EFFECT OF SHERIFF S SALE You should realize that a Sheriff s Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff s Sale, a lawsuit to remove you and your furnishing and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE You MAY or MAY NOT sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney s fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY IS ENCLOSED

Applicable law requires us to inform you we are attempting to collect a debt and any information you provide will be used for that purpose.

If you disagree with our assertion that a default has occurred with your mortgage loan, please contact our office immediately at 888-714-4622 and speak with one of our loan counseling representatives. Thank you for your prompt response concerning this matter.

Collection Department
Loan Servicing

5037

EXHIBIT

04/01/09 through 06/01/09

Mo. Pmt. Amt. \$ 5612.25